

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
CARIOSCIA, CHRISTINE § Case No. 08-24678
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GINA B. KROL, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:
(Without deducting any secured claims)

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged
Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/GINA B. KROL
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GINA B. KROL					
INTERNATIONAL SURETIES					
INTERNATIONAL SURETIES LTD.					
CLERK OF US BANKRUPTCY COURT					
COHEN & KROL					
GINA B. KROL					
COHEN & KROL					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Discover Card c/o CBCS 236 East Town Street Columbus, OH 43215					
	Sears Gold Master Card c/o J.C. Christensen and Associates PO BOX 519 Sauk Rapids, MN 56379					
	UFCW Platinum Mastercard Union Plus Credit Card PO Box 88000 Baltimore, MD 21288-0001					
	UFCW Union Plus Credit Card P.O. Box 17051 Baltimore, MD 21297-1051					
000004	DONALD M. DESALVO LTD					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000005	AMERICAN EXPRESS CENTURION BANK					
000003	CHASE BANK USA					
000001	ECAST SETTLEMENT CORPORATION ASSIGN					
000002	ECAST SETTLEMENT CORPORATION ASSIGN					
000006	LVNV FUNDING LLC					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

Case No: 08-24678 SQU Judge: JOHN H. SQUIRES
Case Name: CARIOSCIA, CHRISTINE

Trustee Name: GINA B. KROL
Date Filed (f) or Converted (c): 09/18/08 (f)
341(a) Meeting Date: 10/21/08
Claims Bar Date: 02/09/09

For Period Ending: 11/02/11

Exhibit 8

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Cash	50.00	0.00		0.00	FA
2. CLOTHES	500.00	0.00		0.00	FA
3. FRAUD, CONVEYANCE (u)	0.00	Unknown		10,000.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		4.34	Unknown

TOTALS (Excluding Unknown Values)

\$550.00

\$0.00

\$10,004.34

\$0.00

Gross Value of Remaining Assets

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee to review claims and file TFR

Initial Projected Date of Final Report (TFR): 12/31/09 Current Projected Date of Final Report (TFR): 12/31/11

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-24678 -SQU
Case Name: CARIOSCIA, CHRISTINE

Trustee Name: GINA B. KROL
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****9983 Money Market Account (Interest Earn

Exhibit 9

Taxpayer ID No: *****2668

For Period Ending: 11/02/11

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/03/09	3	C. Hayer & G. Carioscia	Litigation settlement	1241-000	10,000.00		10,000.00
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		10,000.20
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.25		10,000.45
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.25		10,000.70
02/09/10	000301	International Sureties Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139	BOND BOND	2300-000		7.42	9,993.28
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.23		9,993.51
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.26		9,993.77
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.25		9,994.02
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.25		9,994.27
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.25		9,994.52
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.25		9,994.77
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.26		9,995.03
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.25		9,995.28
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.25		9,995.53
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.25		9,995.78
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.25		9,996.03
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.25		9,996.28
02/07/11	000302	International Sureties Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139	BOND BOND	2300-000		8.48	9,987.80
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.08		9,987.88
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.08		9,987.96
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.08		9,988.04
05/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.09		9,988.13
06/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.08		9,988.21
07/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.08		9,988.29
08/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-002	0.09		9,988.38

Page Subtotals

10,004.28

15.90

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD
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Case No: 08-24678 -SQU
Case Name: CARIOSCIA, CHRISTINE

Trustee Name: GINA B. KROL
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****9983 Money Market Account (Interest Earn

Exhibit 9

Taxpayer ID No: *****2668

For Period Ending: 11/02/11

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/22/11	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-002	0.06		9,988.44
09/22/11		Transfer to Acct #*****4124	Final Posting Transfer	9999-000		9,988.44	0.00

COLUMN TOTALS	10,004.34	10,004.34	0.00
Less: Bank Transfers/CD's	0.00	9,988.44	
Subtotal	10,004.34	15.90	
Less: Payments to Debtors		0.00	
Net	10,004.34	15.90	

Page Subtotals

0.06

9,988.44

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-24678 -SQU
Case Name: CARIOSCIA, CHRISTINE

Trustee Name: GINA B. KROL
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4124 BofA - Checking Account

Exhibit 9

Taxpayer ID No: *****2668
For Period Ending: 11/02/11

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/22/11		Transfer from Acct #*****9983	Transfer In From MMA Account	9999-000	9,988.44		9,988.44
09/22/11	003001	GINA B. KROL 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Compensation/Fees	2100-000		1,750.42	8,238.02
09/22/11	003002	Clerk of US Bankruptcy Court 219 S. Dearborn Street 7th Floor Chicago, IL 60604	Adversary filing fee	2700-000		250.00	7,988.02
09/22/11	003003	Cohen & Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602	Attorneys' Fees	3110-000		4,060.83	3,927.19
09/22/11	003004	Cohen & Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602	Attorneys' Expenses	3120-000		119.52	3,807.67
09/22/11	003005	Gina B. Krol 105 W. Madison St. Chicago, IL 60602	Attorneys' fees per court order	3110-000		2,030.42	1,777.25
09/22/11	003006	eCAST Settlement Corporation assignee of HSBC Bank Nevada and its Assigns POB 35480 Newark NJ 07193-5480	Claim 000001, Payment 3.96644% (1-1) Credit Card Debt	7100-900		177.55	1,599.70
09/22/11	003007	eCAST Settlement Corporation assignee of HSBC Bank Nevada and its Assigns POB 35480 Newark NJ 07193-5480	Claim 000002, Payment 3.96655% (2-1) Credit Card Debt	7100-900		355.07	1,244.63
09/22/11	003008	CHASE BANK USA C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Claim 000003, Payment 3.96652%	7100-900		517.42	727.21
09/22/11	003009	Donald M. DeSalvo LTD 625 Plainfield Road	Claim 000004, Payment 3.96667%	7100-000		11.90	715.31

Page Subtotals

9,988.44

9,273.13

FORM 12
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD
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Case No: 08-24678 -SQU
Case Name: CARIOSCIA, CHRISTINE

Trustee Name: GINA B. KROL
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4124 BofA - Checking Account

Exhibit 9

Taxpayer ID No: *****2668

For Period Ending: 11/02/11

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/22/11	003010	Suite 130 Willowbrook, IL 60527 American Express Centurion Bank c o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Claim 000005, Payment 3.96649% (5-1) Credit Card Debt	7100-900		128.96	586.35
09/22/11	003011	LVNV Funding LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Claim 000006, Payment 3.96649%	7100-900		586.35	0.00

COLUMN TOTALS	9,988.44	9,988.44	0.00
Less: Bank Transfers/CD's	9,988.44	0.00	
Subtotal	0.00	9,988.44	
Less: Payments to Debtors		0.00	
Net	0.00	9,988.44	

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS			
Money Market Account (Interest Earn - *****9983	10,004.34	15.90	0.00
BofA - Checking Account - *****4124	0.00	9,988.44	0.00
	-----	-----	-----
	10,004.34	10,004.34	0.00
	=====	=====	=====
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals

0.00

715.31